

(a) whether the policy followed by the nationalised banks and rural banks in regard to deposits and sanctioning of loans is uniform both for urban and rural areas;

(b) if so, the details thereof and if not, the reasons therefor;

(c) whether 80 per cent of the total deposits in a branch of a bank has to be invested in the area in which it is situated;

(d) if so, whether this rule is being followed by the banks in the hilly areas of Uttar Pradesh;

(e) if so, the details in this regard in Pauri and Chamoli districts during each of the last two years;

(f) if not, whether the Government propose to issue any directives to the banks in this regard; and

(g) if so, the details therefore?

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH):

(a) to (g): The landing rates on advances are uniform for all the banks and are linked to the size of the loan. For better deposit mobilisation, Regional Rural Banks are allowed, as an incentive, to pay 1/2 per cent more interest on certain deposits. In terms of guidelines of Reserve Bank of India (RBI) each commercial bank is required to maintain a credit deposit ratio of 60% for their rural and semi-urban branches on all India basis and not on regional or State basis. As at the end of September 1991, the credit deposit ratio of Scheduled Commercial Banks at rural and semi urban branches was 59.1% and 47.6% respectively in the country.

(e) The aggregate deposits and credit of the commercial banks in the Districts of Chamoli and Garhwal for the last two years ending September 1990 and September 1991 (latest available) are given below:

(Rs. in Crores)

As at the end of	Deposits	Credit	C:D Ratio
Chamoli			
September 1990	16.03	7.13	15.5
September 1991	16.75	8.76	15.4
Garhwal			
September 1990	137.14	22.50	16.4
September 1991	160.22	24.71	15.4

[English]

Declaration of Cuddalore Port as Major Port

1720. SHRIP.P.KALIAPERUMAL: Will

the Minister of SURFACE be pleased to state:

(a) whether the Government propose to declare Cuddalore Port in South Arcot district of Tamil Nadu as a major port;

(b) if so, the details thereof; and

(c) if not, the reasons therefor ?

THE MINISTER OF STATE OF THE
MINISTRY OF SURFACE TRANSPORT
(SHRI JAGDISH TYTLER): (a) No Sir,

(b) Does not arise.

(c) There are already 2 Major Ports in Tamil Nadu and there is no necessity at present to declare the Cuddalore Port as a Major Port. Moreover, the traffic at Cuddalore Port does not justify its being declared as a Major Port.

Exim Scrips to Tourism Industry

1721. SHRI PRITHVIRAJ D. CHAVAN:
Will the Minister of COMMERCE be pleased to state:

(a) whether the Tourism industry has applied for EXIM Scrips to help them import communications, office and hotel equipment, luxury coaches and automobiles etc.; and

(b) if so, the decision taken by the Government thereon?

THE MINISTER OF STATE OF THE
MINISTRY OF COMMERCE (SHRI P. CHIDAMBARAM): (a) and (b). Yes, Sir. The tourism industry had sought Exims scrips against their foreign exchange earning. However, before a final view in the matter could be taken, partial convertibility of the Rupee has been introduced and consequently the instrument of Exims scrip has been abolished.

Violation of Fera by Cigarette Companies

1722. SHRI A. ASOKRAJ: Will the Minister of FINANCE be pleased to state:

(a) whether the Government/Reserve Bank of India have received some complaints from some Members of Parliament about violation of the Foreign Exchange Regulation Act, 1973 by some cigarette companies by using foreign brand names of their various brands of cigarettes in the country without the approval of the R.B.I.;

(b) if so, the facts and details in this regard; and

(c) the action Government propose to take in this regard?

THE MINISTER OF STATE IN THE
MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) to (c): The Monopolies and Restrictive Trade Practices Commission has instituted inquiries against M/s. Godfrey Phillips (India) Ltd., Bombay and M/s. ITC Ltd., Calcutta for their alleged indulging in unfair trade practice within the meaning of Section 36 A(1) of the M.R.T.P. Act by using foreign brand names for their brands of cigarette in the country.

The High Court of Delhi has stayed the proceedings before the commission against M/s. Godfrey Phillips.

[Translation]

Development of Carpet-Durri and Handicrafts

1723. SHRI BRAHMANAND MANDAL:
Will the Minister of TEXTILES be pleased to state:

(a) whether the Government have formulated any national policy for the development of carpet, durri and handicrafts;

(b) if so, the details thereof;

(c) Whether the Government are aware that the carpet industry is facing difficulties